

**IMPORTANT INFORMATION – PLEASE READ CAREFULLY – DISCLOSURE AND OTHER LEGAL REQUIREMENTS**

(This notice does not form part of the Insurance Contract or any other document)

**As a Non-life insurance policyholder, or prospective policyholder, you have the right to the following information:**

The Financial Advisory Intermediary Services Act 37 of 2002 (“FAIS Act”), the General Code of Conduct, the Short-Term Insurance Act 53 of 1998, the Policyholder Protection Rules require compliance by Product Suppliers (insurers), Binder Holders (agent acting on behalf of the insurer) and Financial Services Providers (brokers) with various disclosure requirements in order to assist you in making informed decisions about the insurance products that you purchase. It also aims to ensure that your Product Supplier, Binder Holder, and Financial Services Provider render financial services honestly, fairly, with due skill and diligence and in your interests and the integrity of the financial services industry.

You will receive a Disclosure Notice at the inception of your policy and at each subsequent Renewal (or Anniversary) date. The Disclosure Notice contains certain information about your Product Supplier, Binder Holder, and Financial Services Provider (if applicable, your broker may have a separate disclosure notice) that you are entitled to, together with information about the Ombud and the Authority. Should you experience any difficulties in obtaining required details, please contact your Financial Services Provider for further assistance.

**1. ABOUT YOUR FINANCIAL SERVICES PROVIDER (BROKER)**

*Your insurance broker should provide this information to you within a reasonable time from the time you are provided with a quotation, take out a policy or amend your policy. If your financial services provider does not do so after you have requested it, please contact the Product Supplier or Binder Holder.*

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| Name   |  |
| Company Registration Number  |  |
| FSP Number   |  |
| Postal Address   |  |
| Physical Address   |  |
| Tel Number   |  |
| Fax Number   |  |
| Email  |  |
| Website  |  |
| Legal status of your financial services provider<br><i>This information must make it clear which entity accepts responsibility for the actions of the broker or representative who advised you.</i>                              |  |
| Whether services are rendered under supervision  |  |
| Whether more than 10% of insurer’s shares are held and whether more than 30% of total remuneration, including commission, was received from the insurer in the preceding year / last 12 months                                   |  |
| Whether professional indemnity insurance and fidelity guarantees are held  |  |
| Details of financial services provider’s complaints procedure<br><i>All complaints must be reduced to writing and any of our representatives will be able to provide you with a copy of our complaints procedure on request.</i> |  |
| Details of financial services provider’s compliance arrangements   |  |
| Details of the financial services which the provider is authorized to provide in terms of the relevant licence and of any conditions or restrictions applicable thereto,   |  |

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| The existence of any conditions or restrictions imposed by the product supplier with regard to the types of financial products or services that may be provided or rendered by the provider.  |   |
| Rand amount or percentage of premium payable in respect of fees, commissions etc.<br><br><i>The rand amount per premium or percentage of the premium payable in respect of fees and commission may be detailed in your schedule of insurance.</i>                                     |   |
| Contractual arrangements with product suppliers including any restrictions or conditions<br><br>* mandate to act on behalf of the insurer<br>* mandate to act in an underwriting capacity<br>* has a direct or indirect interest in the insurer<br>* associate company of the insurer |   |
| The existence of a specific exemption that the Authority may have granted to the Intermediary.  |   |
| <b>2. ABOUT THE BINDER HOLDER (UNDERWRITING MANAGEMENT AGENT)</b>   |   |
| Name  | African Motor Underwriters (Pty) Ltd  |
| Company Registration Number   | 1996/009906/07  |
| FSP Number  | 1041  |
| Postal Address  | PO Box 3606, Randburg, 2125   |
| Physical Address  | Insurance House, Bond Street Office Park, Cnr Bond Street & Kent Avenue, Ferndale, Randburg, 2194   |
| Tel Number  | 011 781 0905  |
| Fax Number  | n/a   |
| Email   | info@amu.co.za  |
| Website   | www.amu.co.za   |
| Legal status of your Binder Holder<br><br><i>* holds preference shares in a cell captive with the Insurer and as a result thereof has a share in the underwriting result of the cell captive.</i>   | Hold preference shares in a cell captive with the Insurer and as a result thereof has a share in the underwriting result of the cell captive.   |
| The existence of any conditions or restrictions imposed by the product supplier with regard to the types of financial products or services that may be provided or rendered by the provider.  | None  |
| Whether more than 10% of insurer's shares are held and whether more than 30% of total remuneration, including commission, was received from the insurer in the preceding year / last 12 months.   | No  |
| Details of the financial services which the provider is authorized to provide in terms of the relevant licence and of any conditions or restrictions applicable thereto.  | Commercial Lines – Short Term   |
| Whether professional indemnity insurance and fidelity guarantees are held.  | Yes: both are held  |
| Details of complaints procedure<br><br><i>All complaints must be reduced to writing and any of our representatives will be able to provide you with a copy of our complaints procedure on request.</i>  | <p>Clients deal directly with their appointed broker and complaints should be communicated to the broker as per their Complaints Procedures. If, however clients need to make a direct complaint to African Motor Underwriters (AMU), the complaint needs to be made in writing and addressed to either:</p> <ol style="list-style-type: none"> <li>1. African Motor Underwriters (Pty) Ltd:<br/>Tel: (+27) 11 781 0905<br/>E-mail: <a href="mailto:complaints@amu.co.za">complaints@amu.co.za</a></li> <li>2. The Compliance Officer:<br/>Moonstone Compliance and Risk Management<br/>Mandy van Coller</li> </ol> |

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|  | <p>Tel: (+27) 21 883 8000</p> <p><a href="http://www.moonstonecompliance.co.za">www.moonstonecompliance.co.za</a></p> <p>E-mail: <a href="mailto:mvancoller@moonstonecomplianceconsulting.co.za">mvancoller@moonstonecomplianceconsulting.co.za</a></p> <p>3. Centriq Insurance Company Limited:</p> <p>Complaints Department</p> <p>In the event of a complaint, please contact the Complaints Resolution Consultant on the number above.</p> <p>Email: <a href="mailto:faiscomplaints@centriq.co.za">faiscomplaints@centriq.co.za</a> / <a href="mailto:complaints@centriq.co.za">complaints@centriq.co.za</a></p> <p>The receiver of the complaint will acknowledge receipt of the complaint within 1 working day.</p> <p>Notice of the outcome of the complaint will be given in writing within 15 working days.</p> <p>The applicable head of department at AMU will also be notified upon initial receipt of the complaint – that person will in turn provide the relevant broker with confirmation of both receipt of the complaint and the expected turnaround times.</p> <p>If the complaint is not resolved to your satisfaction or you do not agree with the outcome you may refer the complaint to the Insurance Ombudsman or FAIS Ombudsman within 6 months.</p> |
| Details of compliance arrangements   | <p>Moonstone Compliance and Risk Management</p> <p>Mandy van Coller</p> <p>Tel: (+27) 21 883 8000</p> <p><a href="http://www.moonstonecompliance.co.za">www.moonstonecompliance.co.za</a></p> <p>E-mail: <a href="mailto:mvancoller@moonstonecomplianceconsulting.co.za">mvancoller@moonstonecomplianceconsulting.co.za</a></p>   |
| Whether a binder fee is received   | 12.5% of premium  |
| <p>Contractual arrangements with product suppliers including any restrictions or conditions</p> <p><i>* mandate to act on behalf of the insurer</i></p> <p><i>* mandate to act in an underwriting capacity</i></p> <p><i>* has a direct or indirect interest in the insurer</i></p> <p><i>* associate company of the insurer</i></p> | Full binder arrangement and authorized to perform all five functions on behalf of the insurer.  |
| The existence of a specific exemption that the Authority may have granted to the Binder Holder.  | None  |
| <b>ABOUT THE PRODUCT SUPPLIER (INSURER)</b>  |   |
| Name   | Centriq Insurance Company Limited   |
| Company Registration Number  | 1998/007558/06  |
| Licensed Non-Life Insurer Number   | 1180  |
| FSP Number   | 3417  |
| Postal Address   | PO Box 55674, Northlands, 2116  |
| Physical Address   | The Oval, Second Floor, West Wing, Wanderers Office Park, 52 Corlett Drive, Illovo, 2196  |
| Tel Number   | 011 268 6490  |
| Fax Number   | 011 268 6495  |
| Email  | <a href="mailto:info@centriq.co.za">info@centriq.co.za</a>  |
| Website  | <a href="http://www.centriq.co.za">www.centriq.co.za</a>  |
| Details of the compliance department   | <p>The Internal Compliance Officer is contactable at the numbers above.</p> <p>Email: <a href="mailto:compliance@centriq.co.za">compliance@centriq.co.za</a></p>  |
| Details of claims department   | The Claims Team is contactable at the numbers above.  |

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|   | Email: <a href="mailto:claims@centriq.co.za">claims@centriq.co.za</a>  |
| <p>Details of complaints department</p> <p><i>All complaints must be reduced to writing and any of our representatives will be able to provide you with a copy of our complaints procedure on request.</i></p>  | <p>In the event of a complaint, please contact the Complaints Resolution Consultant on the number above.</p> <p>Email: <a href="mailto:faiscomplaints@centriq.co.za">faiscomplaints@centriq.co.za</a> / <a href="mailto:complaints@centriq.co.za">complaints@centriq.co.za</a></p> |
| <b>4. ABOUT THE SERVICE</b>   |  |
| <b>The Product</b> Non-Life Insurance Business  |  |
| <p>The Intermediary and Binder Holder have agreements with the insurer in terms of which remuneration is payable for the insurance business.</p> <p>Please refer to the schedule of insurance for a detailed breakdown of the insurance premium.</p> <p>If the policy was sold to you by the Financial Services Provider via telephone, recordings of the telephone discussion can be made available to you on request.</p> |  |
| <b>5. PARTICULARS OF SASRIA LIMITED</b>   |  |
| <i>Should you have requested cover provided by SASRIA SOC LIMITED then you are entitled to details as follows:</i>  |  |
| Name  | Sasria Soc Limited   |
| Company Registration Number   | 1979/000287/30   |
| FSP Number  | 39117  |
| Postal Address  | PO Box 653367, Benmore, 2010   |
| Physical address  | 36 Fricker Road, Illovo, Sandton, 2196   |
| Tel Number  | 011 214 0800 / 086 172 7742  |
| Fax Number  | 011 447 8630   |
| Email   | <a href="mailto:contactus@sasria.co.za">contactus@sasria.co.za</a>   |
| Website   | <a href="http://www.sasria.co.za">www.sasria.co.za</a>   |
| Financial Products  | Non-Life Commercial and Personal Lines   |
| Details of the compliance department  | <p>The Compliance Officer is Mr. Mziwoxolo Mavuso who is contactable at:</p> <p>Tel: 011 214 0800.</p> <p>Email: <a href="mailto:mziwoxolom@sasria.co.za">mziwoxolom@sasria.co.za</a> or <a href="mailto:contactus@sasria.co.za">contactus@sasria.co.za</a></p>                    |
| Relevant Insurance Cover Held   | Yes  |
| Details of the complaints department  | <p>Complaints in respect of a Representative (Binder Holder) to be addressed to:</p> <p>Compliance Officer, Sasria SOC Limited, PO Box 653367, Benmore, 2010</p>   |
| Details of the claims department  | <p>In the event of a claim, all relevant documentation relating to your claim must be submitted to the Binder Holder, the name and address of whom appears above.</p>  |
| <b>6. PARTICULARS OF FAIS OMBUD</b>   |  |
| Name  | The FAIS Ombud   |
| Postal address  | P O Box 74571, Lynwood Ridge, 0040   |
| Physical Address  | Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria 0010  |
| Tel Number  | 012 762 5000 / 012 470 9080  |
| Fax Number  | 012 348 3447 / 012 470 9097 / 086 764 1422   |
| Email   | <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a>   |
| Website   | <a href="http://www.faisombud.co.za">www.faisombud.co.za</a>   |
| <b>PARTICULARS OF SHORT-TERM INSURANCE OMBUD</b>  |  |
| Name  | The Ombudsman for Short-Term Insurance   |
| Postal address  | PO Box 32334, Braamfontein, 2017   |
| Physical Address  | 110 Oxford Road, Houghton Estate, Johannesburg   |
| Tel Number  | 011 726 8900 / 0860 726 890  |
| Fax Number  | 011 726 5501   |

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| Email   | <a href="mailto:info@osti.co.za">info@osti.co.za</a>  |
| Website   | <a href="http://www.osti.co.za">www.osti.co.za</a>  |
| <b>PARTICULARS OF FINANCIAL SECTOR CONDUCT AUTHORITY</b>  |   |
| Name  | Financial Sector Conduct Authority  |
| Postal address  | PO Box 35655, Menlo Park, 0102  |
| Physical Address  | Riverwalk Office Park, Block B, 41 Matroosberg Road (Corner Garsfontein and Matroosberg Roads), Ashlea Gardens, Extension 6, Menlo Park, Pretoria |
| Tel Number  | 012 428 8000 / 0800 20 37 22  |
| Fax Number  | 012 347 6941  |
| Website   | <a href="http://www.fsca.co.za">www.fsca.co.za</a>  |
| <b>9. PROCEDURES FOR REGISTERING CLAIMS OR COMPLAINTS</b>   |   |
| <p>Procedures for the submission of claims are detailed in your policy and are important. If you have difficulties in determining the correct procedures, please contact your Financial Services Provider, Binder Holder, or Product Supplier for assistance. Generally, you are required to advise the Product Supplier or Binder Holder within a prescribed number of days of a loss, provide written details of the loss, provide proof in support of the claim, report any crime to the police and provide any other details that may be required by the Product Supplier. Should you remain dissatisfied with the assistance provided, then you may contact the Compliance Officer at the address provided on this notice. In addition, the addresses of the FAIS Ombud, the Ombudsman for Short-Term Insurance, and the Financial Sector Conduct Authority, are provided should your complaint still not be satisfactorily resolved.</p>  |   |
| <b>10. NAME, CLASS, OR TYPE OF POLICY</b>   |   |
| <p>Full details about the name, class and type of policy involved are reflected on your schedule of insurance and are also contained in the policy wording. Policy documents should always be read in conjunction with the policy wording. Should you require any explanation about the terms, conditions, exclusions, provisions, premiums, excesses (or deductibles) or any other information, please contact your Financial Services Provider for assistance.</p>  |   |
| <b>11. EXTENT AND NATURE OF PREMIUM OBLIGATIONS</b>   |   |
| <p>Your schedule of insurance reflects the premiums payable, the due date of payment and the frequency of payment (e.g., monthly, or annually). When amendments are made to the policy an additional or refund premium may become due and such amounts are also reflected on the schedule of insurance and debit order statement (if applicable). All premiums are inclusive of Value Added Tax (VAT) at the prescribed rate.</p> <p>Financial Services Providers may be authorised to accept premium payment on behalf of Product Suppliers, and should your Financial Services Provider be authorised to do so, then you may make payment to such Financial Services Provider. Where a Financial Services Provider is not authorised to receive payment on behalf of the Product Supplier, your payment should be made in favour of the Product Supplier. Should you not operate through a Financial Services Provider, then your payment should be made directly to your Product Supplier or Binder Holder (if applicable). In the case of monthly premiums by debit order, payment is usually made to the Product Supplier directly, unless you have authorised such payment via your Financial Services Provider or other third party, who has authority to collect premium on behalf of the Product Supplier.</p> |   |
| <b>12. CONSEQUENCES OF NON-PAYMENT OF PREMIUMS</b>  |   |
| <p>The due date for the payment is reflected on your schedule of insurance and debit order statement (if applicable). Your payment should be made on or before the due date / payment date reflected to avoid the cancellation of the policy. Should you fail to make payment on or before the due date / payment date, you have a period of grace for the payment of premiums. You will be notified of the non-payment and given a grace period of 15 days to pay the outstanding premium. Your policy will remain in force for a period of 15 days after that due date / payment date. In the case of a monthly policy, this provision will apply with effect from the second month of the currency of the policy.</p>  |   |
| <b>13. COOLING-OFF RIGHT</b>  |   |
| <p>If this policy has a duration of 31 days or more, no benefit has yet been claimed or paid, and an event insured against has not yet occurred, you have the right to cancel this policy, via written notification, within 14 days after the receipt of the policy documents or from a reasonable date on which it can be deemed that you received the policy documents. The product supplier will refund all premiums or moneys paid by the premium-payer, minus any cost of any risk cover enjoyed by yourself. The product supplier will comply with your request for cancellation within 31 days after the product supplier receives your cancellation notice.</p>   |   |
| <b>14. FIRST AMOUNTS PAYABLE</b>  |   |
| <p>It is important that you are aware of any amounts that you will be required to pay in the unfortunate event of a claim. Your schedule of insurance contains the amounts that you pay as a portion of a claim and your Financial Services Provider or Product Supplier can assist you with any queries you have in this regard.</p>   |   |
| <b>15. OTHER MATTERS OF IMPORTANCE</b>  |   |
| <p>(a) You must be informed of any material changes.</p> <p>(b) Polygraph or similar tests are not obligatory, and claims may not be rejected solely on the basis of a failure of such a test.</p> <p>(c) If your premium is paid by debit order, the debit order must be in favor of either the Financial Services Provider (broker) or the Product Supplier (insurer) and may not be transferred without your approval.</p> <p>(d) The Product Supplier (insurer), and not the Financial Services Provider (broker), must give reasons in writing for the rejection of any claim submitted by you.</p> <p>(e) The Product Supplier (insurer) must give you 31 days' written notice of its intention to cancel your policy.</p> <p>(f) You are entitled to a copy of your policy free of charge.</p>   |   |
| <b>16. WARNING</b>  |   |
| <p>(a) Do not sign any blank or partially completed application form.</p>   |   |

- (b) Complete all forms in ink.
- (c) Keep all documents you receive.
- (d) Make notes as to what is said to you.
- (e) Ask for a letter of representation from your advisor.
- (f) Do not be pressured into buying the product.
- (g) Failure to provide correct or full relevant information may influence an insurer on any claims arising from your contract of insurance.

#### **17. SHARING OF INSURANCE INFORMATION**

Insurers share information with each other regarding policies and claims with a view to prevent fraudulent claims and obtain material information regarding the assessment of risks proposed for insurance. By reducing the incidents of fraud and assessing risks fairly, future premium increases may be limited. This is done in the public interest and in the interest of all current and potential policyholders.

The sharing of information includes but is not limited to information sharing via the Information Data Sharing System operated by TransUnion ITC on behalf of the South African Insurance Association. By accepting or renewing this insurance, you or any other person that is represented herein, gives consent to the said information being disclosed to any other insurance company or its agent.

You also similarly give consent to the sharing of information in regard to past insurance policies and claims that you have made. You also acknowledge that information provided by yourself, or your representative may be verified against any legally recognised sources or databases.

By accepting or renewing this insurance, you hereby consent to such information sharing with regards to underwriting or claims information that you have provided or that has been provided by another person on your behalf.

In the event of a claim, the information you have supplied with your application together with the information you supply in relation to the claim, will be included on the system and made available to other insurers participating in the Information Data Sharing System.

Sharing of insurance information is done in accordance with applicable legislation, as well as our Privacy Notice which can be found on our website: [www.centriq.co.za](http://www.centriq.co.za)

#### **18. USE OF YOUR PERSONAL INFORMATION**

When you enter into this policy you will be giving us your personal information that may be protected by data protections legislation, including but not only, the Protection of Personal Information Act, 2013 ("POPI"). We will take all reasonable steps to protect your personal information.

You authorise us to:

- (a) Process your personal information to
  - (i) Communicate information to you that you ask us for.
  - (ii) Provide you with insurance services.
  - (iii) Verify the information you have given us against any source or database.
  - (iv) Compile non-personal statistical information about you.
- (b) Transmit your personal information to any affiliate, subsidiary, or re-insurer so that we can provide insurance services to you and to enable us to further our legitimate interests including statistical analysis, re-insurance, and credit control.
- (c) Transmit your personal information to any third party service provider that we may appoint to perform functions relating to your policy on our behalf.

You acknowledge that this consent clause will remain in force even if your policy is cancelled or lapsed.

Processing of your personal information is always done in accordance with applicable legislation, as well as our Privacy Notice which can be found on our website: [www.centriq.co.za](http://www.centriq.co.za)

#### **19. WAIVER OF RIGHTS**

No Financial Services Provider, Binder Holder or Product Supplier may request or induce, in any manner, a client to waive any right or benefit conferred on the client, or recognise, accept, or act on any such waiver by a client. Any such waiver is null and void.

#### **20. CONFLICT OF INTEREST**

We have considered the conflict of interest provisions in terms of the FAIS Act 37 of 2002 and the Policyholder Protection Rules and have not identified any actual or potential conflicts of interest, either ownership interest, financial interest, third party relationships, associates or distribution channels as defined. We adopted a values based approach where the spirit of the legislation is embraced. This is reviewed at least annually and reported on to the Financial Sector Conduct Authority. A conflict of interest management policy is available to clients on our website and upon request.